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B 1 (Official Form 1) (1/08)	Document	1 age 1 c			
United States Ban Northern Distric			Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle) PAGSANJAN, LAURINDA O.		Name of Joint	1 Debtor (Spouse) (Last, First, Middle)		
PAGSANJAN, LAURINDA O. All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		i	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names).		
Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (if more than one, state all):		(if more than o			
Street Address of Debtor (No. and Street, City, and Stat 550 N WOODFIELD TRAIL ROSELLE, IL	.e)	Street Address	ss of Joint Debtor (No. and Street, City, and State):		
County of Residence or of the Principal Place of Busine	ZIP CODE 60172 ess:	County of Res	ZIP CODE esidence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address of Port Royal Road) PINGREE GROVE, IL		Mailing Addre	ress of Joint Debtor (if different from street address).		
	ZIP CODE 60140		ZIP CODE		
Location of Principal Assets of Business Debtor of diff. 550 N Woodfield Trail, Roselle, IL 6017.	2; 1146 Port Royal Road	d, Pingree, Il			
Type of Debtor (Form of Organization)	Nature of Busine. (Check one box.)	255	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.)		
(Check one box.) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate H US C § 101(51B) Railroad Stockbroker Commodity Broker	e as defined in	Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Chapter 12 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
	Clearing Bank Other		Nature of Debts (Check one box.)		
	Tax-Exempt Entity (Check box, if applicable.) Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code)		Debts are primarily consumer debts, defined in H U S.C business debts. 8 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"		
Filing Fee (Check one bo	×)	Check one bo	Chapter 11 Debtors		
Full Filing Fee attached			Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).		
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100	ertifying that the debtor is	Check if:	is not a small business debtor as defined in 11 U.S.C § 101(5112)		
Filing Fee waiver requested (applicable to chapter attach signed application for the court's considera	r 7 individuals only). Must ition. See Official Form 3B	insiders of	s aggregate noncontingent liquidated debts (excluding debts owed to sor affiliates) are less than \$2,190,000.		
		A plan is Acceptar	plicable boxes: is being filed with this petition. ances of the plan were solicited prepetition from one or more classes itors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/Administrative information			THIS SPACE IS HOR		
Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors					
1-49 50-99 100-199 200-999		0.001- 25.	5.001- 50.001- Over 0.000 100.000 100,000		
\$0.00 \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1 million	to \$10 to \$50 to	\$0.000,601 \$1 6 \$160 60\$]		
\$0 to \$50,001 to \$100,001 to \$500,001 (\$50,000 \$100,000 \$500,000 to \$1	to \$10 to \$50 to	12 100,000,00	100,000,001 \$500,000,001 More than \$500 to \$1 billion \$1 billion		

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B I (Official Form	oi) (1/08)	Page 2 01 7	Page !	
Voluntary Petiti		Name of Debtor(s): LAURINDA O. PAGSANJAN		
(1 ms page masi c	All Prior Bankruptcy Cases Filed Within Last 8 Y	<u> </u>	<u> </u>	
Location		Case Number	Date Filed:	
Where Filed: Location		Case Number	Date filed:	
Where Filed:				
Man and Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil	iate of this Debtor (If more than one, attach ad Case Number	ditional sheet.) Date Filed:	
Name of Debtor:			Date riteu.	
District:	Northern District of Illinois	Relationship	Judge.	
	Exhibit A	Exhibit B		
10Q) with the Se	ed if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d). Exchange Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily of the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	e foregoing petition, declare that I may proceed under chapter 7, 1, e, and have explained the relief certify that I have delivered to the	
Exhibit A	is attached and made a part of this petition.	x		
		Signature of Attorney for Debtor(s)	(Date)	
	Exhibit	С		
Does the debtor of	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to be	able beattle or enface?	
		a circuit of romancia and racinimable natific to pe	ablic health of safety;	
Yes, and E	Exhibit C is attached and made a part of this petition.			
₩ No.				
☑ Exhib	eted by every individual debtor. If a joint petition is filed by the debtor is attached and interpretation: out D also completed and signed by the joint debtor is attached and interpretation:	made a part of this petition.	ch a separate Exhibit D.)	
Information Regarding the Debtor - Venue				
Ø	(Check any applicable box) Debtor has been domicifed or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District			
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District		
Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Certification by a Debtor Who Resides as (Check all applica			
	Landlord has a judgment against the dehter for possession of debter's residence. (If box checked, complete the following.)			
		(Name of landlord that obtained judgment)		
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessic	circumstances under which the debtor would be	permitted to cure the	
	Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
	Debtor certifies that he she has served the Land ord with this certification (11 \cup S \subset § 362(1)).			

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B ! (Official Form) ! (1/08)		
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debtor(s).	
	LAURINDA O. PAGSANJAN natures	
Signature(s) of Debtor(s) (Individual/Joint)		
	Signature of a Foreign Representative	
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. I am aware that I may proceed under chapter 7. 11, 12	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.	
or 13 of title 11. United States Code, understand the relief available under each such	(Check only one box.)	
chapter, and choose to proceed under chapter 7 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by H U S C, § 342(b)	Certified copies of the documents required by 11 U.S.C. § 1515 are attache i.	
L request relief in accordance with the chapter of title 11, United States Code, specified in this pention.	Pursuant to 11 t. S.C. § 1511, I request rehef in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached	
X Constant	Х	
Signifure of Debtor	(Signature of Foreign Representative)	
x	1	
Signature of Joint Debtor 630 202 134 Telephone Number (if not represented by attorney)	(Printed Name of Foreign Representative)	
11/14/05		
Date / I	Date	
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer	
X		
Signature of Attorney for Debtor(s)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 L.S.C. § 110; (2) I prepared this document for compensation and have	
Printed Name of Attorney for Debtor(s)	required under 11 U.S.C. §§ 110(b), 110(h), and 347(b), and (3) if rules or	
Firm Name	guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maxi num fee for services chargeable by bankruptcy petition preparers, I have given the debtor	
Address	notice of the maximum amount before preparing any document for filing for a debtor of accepting any fee from the debtor, as required in that section. Official Form 19 is attached	
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer	
Date	Social-Security number (If the hankning partition appears in many in the last	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 U.S.C. § 110.2	
	Address	
Signature of Debtor (Corporation/Partnership)		
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	X	
The debtor requests the relief in accordance with the chapter of title 11. United States Code, specified in this petition.	Date	
	Signature of bankruptcy petition preparer or officer, principal, responsible perso i, or	
X Signature of Authorized Individual	partner whose Social-Security number is provided above.	
	Names and Social-Security numbers of all other individuals who prepared or ass sted in preparing this document unless the bankruptcy petition preparer is no- an	
	individual.	
Title of Authorized Individual		
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
i i	4 hankruptes pention preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptes Procedure may result in fines or imprisonment or both 11 USC \$ \$100, 18 USC \$ 156	

B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re LAURINDA O. PAGSANJAN	Case No.
Debtor	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

B 1D (Official Form 1, Exh. D) (12/08) Cont.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
 - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
 - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
 - Active military duty in a military combat zone.
- 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:

Date: 11/14/09

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:

Case No.:

LAURINDA O. PAGSANJAN

CREDITOR MATRIX COVER SHEET

I declare that the attached Creditor Mailing Matrix, consisting of <u>One</u> sheet, contains the correct, complete and current names and addresses of all priority, secured and unsecured creditors listed in debtor's filing and that this matrix conforms with the Clerk's promulgated requirements.

DATED: 4

Signature of Debtor's Attorney or Pro Per Debtor

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American Home Mortgage Servicing Inc. Loan Number: 0031744634 P.O. Box 631730

Irving, TX 75063